

Sheet 1

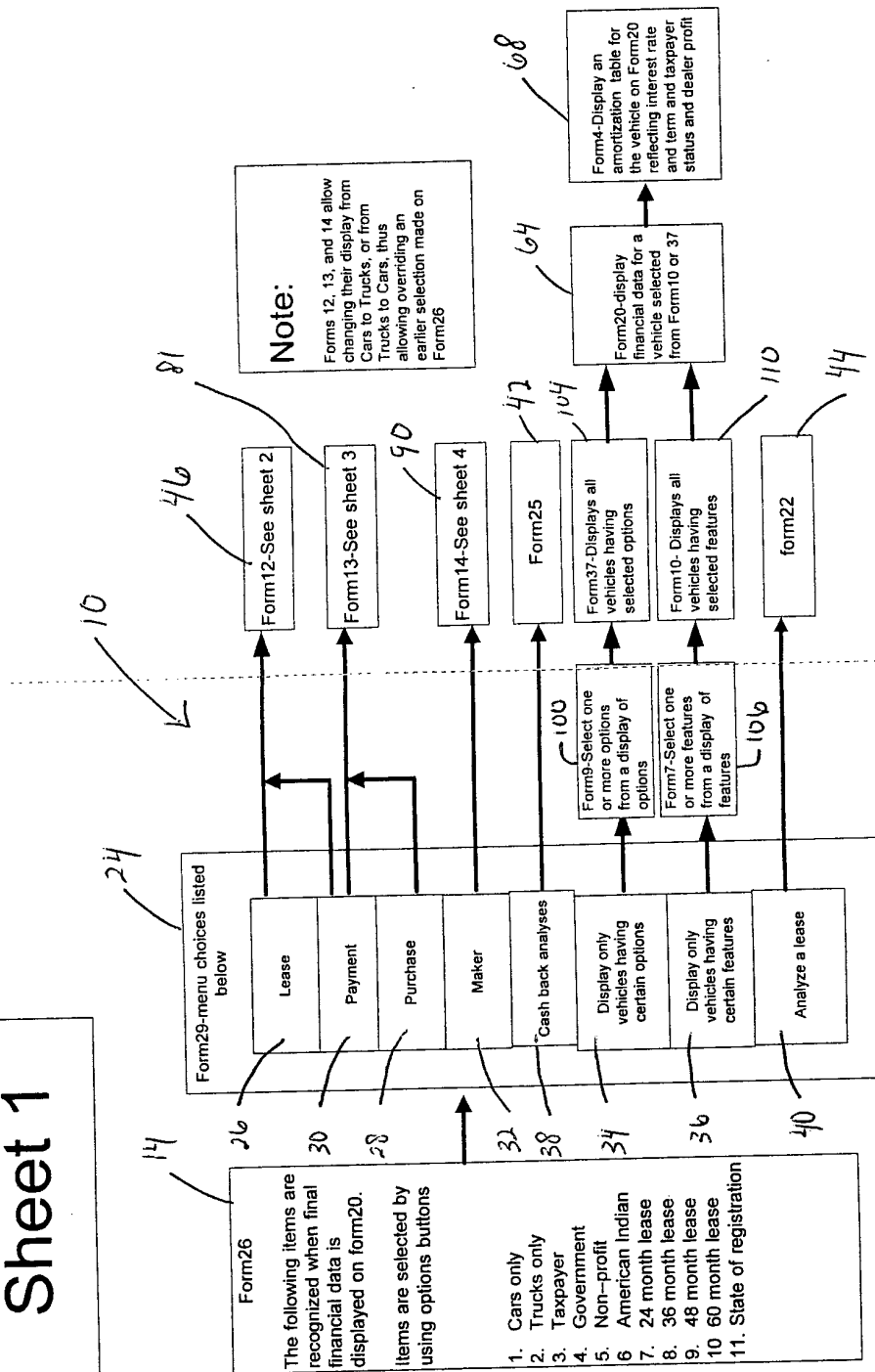


Figure 1

26-Select State, Term, and Tax status

File Help Start over Messages

Settings shown are those in effect when the program was last terminated. Most settings are always saved upon quitting the program. Change them to suit.

Click on any text colored Cyan (green) for directions.

Item	Selected
Taxpayer type:	Taxpayer
Registration State	Hawaii
Sales tax	0.04
Term	3 years
Vehicle choice	Cars only

Sales tax
adjust to
suit

0.04

Select a Vehicle class

Cars only

Trucks only

Cars and trucks

Select a Taxpayer type ?

Taxpayer

Government

Non profit

Amer. Indian

Select a Term

2 years

3 years

4 years

5 years

Optional: Click for informati

Next

3:14 PM

09/10/2003

Taxable 0.04 %

Figure 2

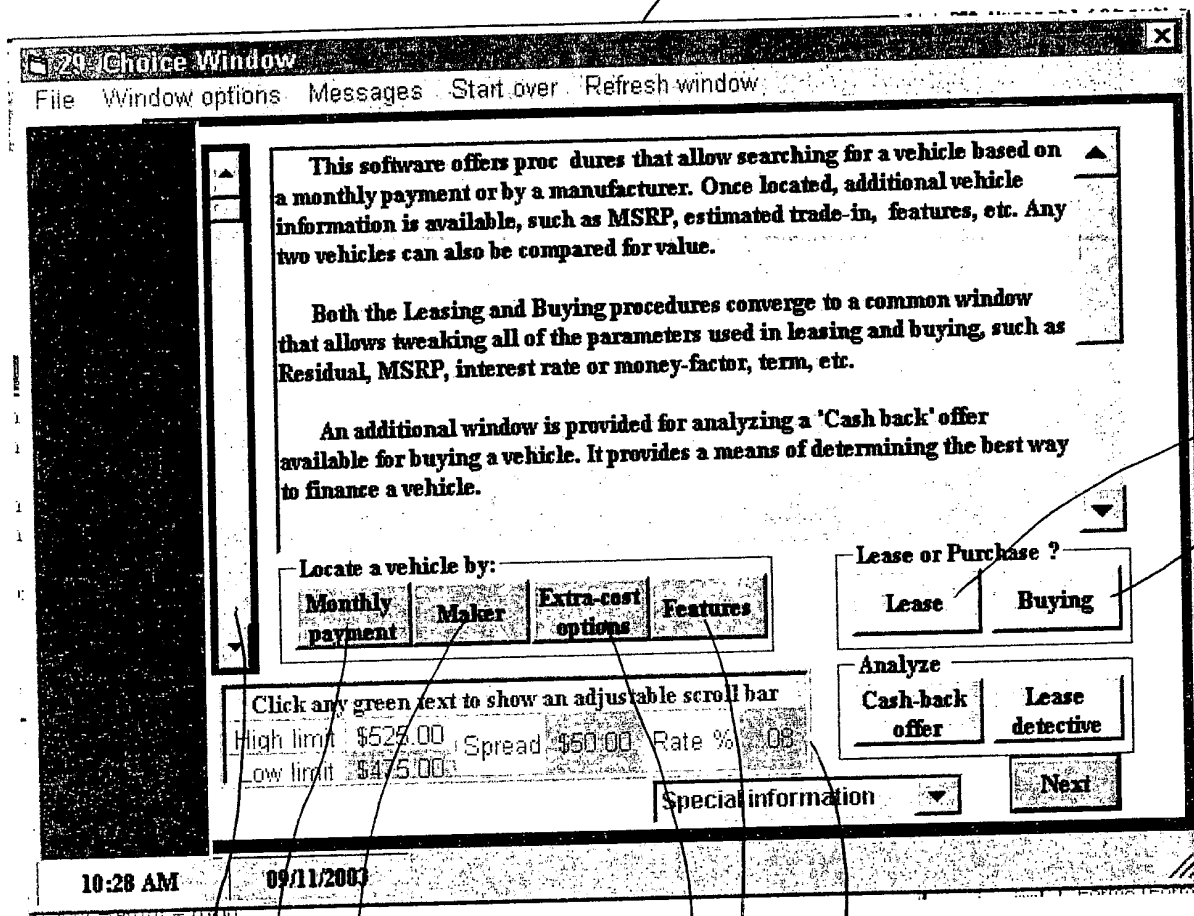


Fig. 3

45

30

32

34

36

43

26

28

Sheet 2

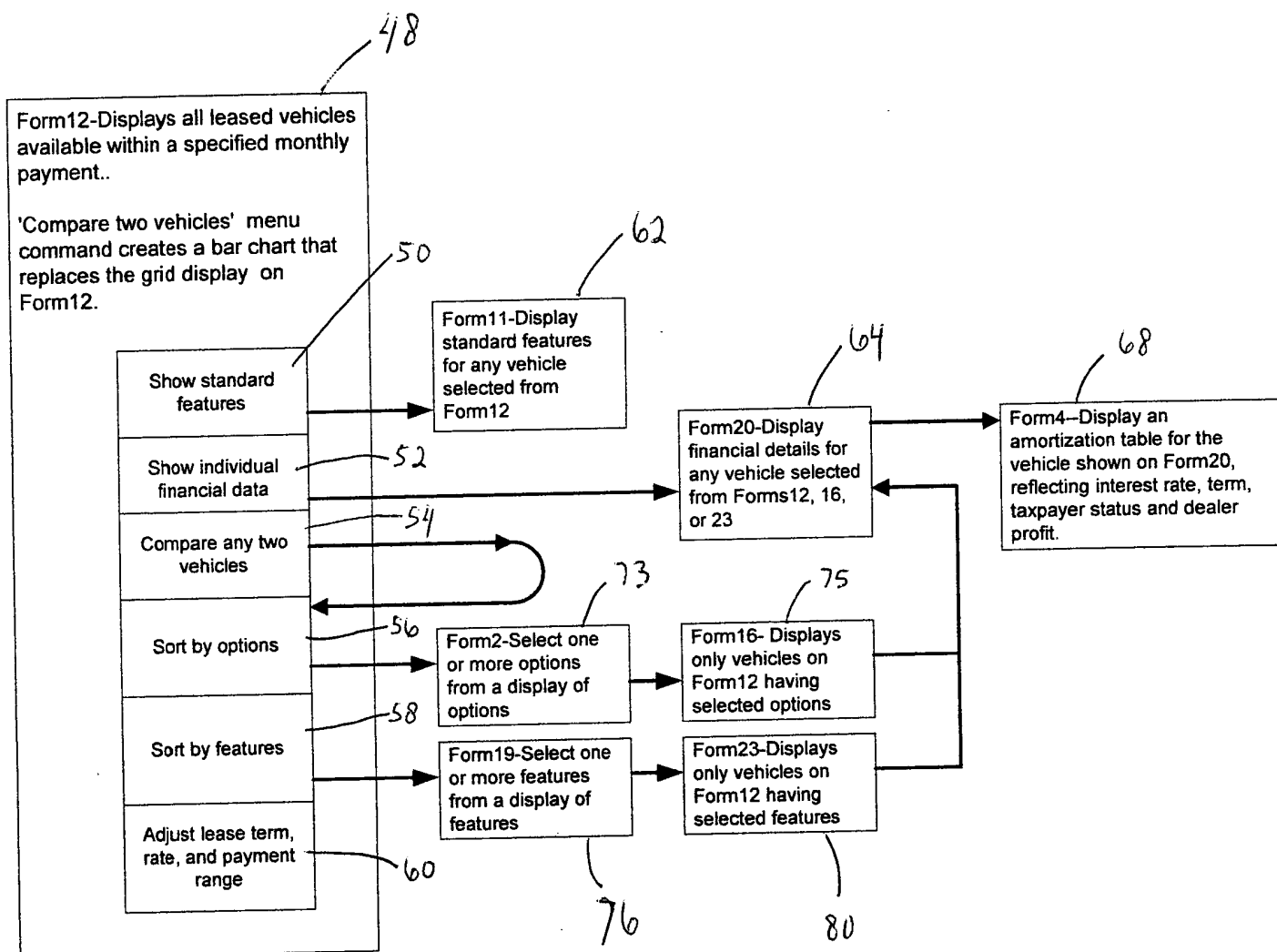


Fig. 4

12 Leasing Sedans

File Window options Sort data Start over Messages Help

Row	Lease	MSRP	Make	Model	Model No.	
1	\$524.92	\$28,560.00	Volkswagen	Passat	3B64S9	Wgn
2	\$521.55	\$24,595.00	Volvo	S40	S40	
3	\$521.34	\$27,875.00	Volkswagen	Passat	3B34S9	Sdn
4	\$520.11	\$21,695.00	Dodge	Intrepid	LH41	
5	\$519.40	\$26,770.00	Subaru	Outback Awd	2B+	
6	\$517.42	\$21,255.00	Mercury	Sable	M50	
7	\$517.39	\$21,510.00	Ford	Taurus	P55	
8	\$516.83	\$25,015.00	Ford	Mustang	P42	
9	\$515.69	\$22,735.00	Mercury	Sable	M59	4d
10	\$515.62	\$26,925.00	Volkswagen	Jetta	1J66U+	
11	\$513.90	\$25,945.00	Toyota	Camry Solara	2752	
12	\$512.80	\$26,520.00	Subaru	Outback Awd	2A6	
13	\$510.42	\$21,740.00	Chevrolet	Impala	1WF19	
14	\$508.74	\$25,170.00	Subaru	Legacy Awd	2A+	4d

Click any green text to show an adjustable scroll bar

High limit \$525.00 Spread \$50.00 Rate % .08

Low limit \$475.00

3:21 PM 09/18/2003 State: Hawaii Term: 2 years Sales tax: 0.04 Choices: 48

Fig. 5

12-Leasing Sedans

File Window options Sort data Start over Messages Help

Row	Lease	MSRP	Make
1	\$557.80	\$28,625.00	Pontiac
2	\$556.47	\$27,087.00	Nissan
3	\$555.95	\$25,240.00	Chrysler
4	\$554.22	\$23,000.00	Pontiac
5	\$554.20	\$32,860.00	Honda
6	\$553.86	\$28,145.00	Mercedes Benz
7	\$552.89	\$27,760.00	Toyota
8	\$552.77	\$27,638.00	Nissan
9	\$552.56	\$23,380.00	Ford
10	\$552.37	\$23,630.00	Ford
11	\$547.99	\$24,494.00	Hyundai
12	\$546.88	\$22,392.00	Buick
13	\$543.95	\$24,680.00	Chevrolet
14	\$543.25	\$24,205.00	Chrysler

How to adjust interest rate, limits, and limit spread.
Truck definition
Lease vs MSRP comparison
Bar graphs

Grand Prix	K69
S2000	AP114
C Class	C230K
Avalon	353*
Maxima	8611
Taurus	P56
Taurus	P59
Xg350	70442
Century	S69 4d
Monte Carlo	1WX27
Sebring Convertible	JRCH27

Click any green text to show an adjustable scroll bar

High limit	\$559.00	Spread	\$50.00	Rate %	.08
Low limit	\$508.00				

Show financial data

2:21 PM

09/11/2003

State: Hawaii

Term: 2 years

Sales tax: 8.84

Choices: 45

Fig. 5A

48

S. 12-Leasing Sedans

File Window options Sort data Start over Messages Help

Sort and merge data In descending order
In ascending order

By Common options
By Standard features

Row	Lease	MS			Model No.	
1	\$557.80	\$28,6			FV87	2d Cp
2	\$556.47	\$27,0			082+2	
3	\$555.95	\$25,240.00	Chrysler	Sebring Convertible	JRCX27	2d
4	\$554.22	\$23,000.00	Pontiac	Grand Prix	K69	
5	\$554.20	\$32,860.00	Honda	S2000	AP114	
6	\$553.86	\$28,145.00	Mercedes Benz	C Class	C230K	
7	\$552.89	\$27,760.00	Toyota	Avalon	353*	
8	\$552.77	\$27,638.00	Nissan	Maxima	8611	
9	\$552.56	\$23,380.00	Ford	Taurus	PS6	
10	\$552.37	\$23,630.00	Ford	Taurus	PS9	
11	\$547.99	\$24,494.00	Hyundai	Xg350	70442	
12	\$546.88	\$22,392.00	Buick	Century	S69	4d
13	\$543.95	\$24,680.00	Chevrolet	Monte Carlo	1WX27	
14	\$543.25	\$24,205.00	Chrysler	Sebring Convertible	JRCH27	

Click any green text to show an adjustable scroll bar

High limit \$558.00 Spread \$50.00 Rate % .08

Low limit \$508.00

Show financial data

2:16 PM 09/11/2003 State: Hawaii Term: 2 years Sales tax: 0.04 Choices: 45

Fig. 5B

62
48

11. Standard features

Mercury

SABLE

M50

4D SDN GS

1	tran
2	pstr
3	a/c
4	cruis
5	lthr
6	mnrf
7	plks
8	pseat
9	pwind
10	stere
11	casse

Exit

12. Leasing Settings

File Window options Sort data Start over Messages Help

Row	Lease	MSRP	Make	Model	Mod
1	\$524.92	\$28,560.00	Volkswagen	Passat	31
2	\$521.55	\$24,595.00	Volvo	S40	
3	\$521.34	\$27,075.00	Volkswagen	Passat	31
4	\$520.11	\$21,695.00	Dodge	Intrepid	LH
5	\$519.40	\$26,770.00	Subaru	Outback Awd	
6	1	\$21,255.00	Mercury	Sable	
7	\$517.39	\$21,510.00	Ford	Taurus	
8	\$516.83	\$25,015.00	Ford	Mustang	
9	\$515.69	\$22,735.00	Mercury	Sable	
10	\$515.62	\$26,925.00	Volkswagen	Jetta	1
11	\$513.90	\$25,945.00	Toyota	Camry Solara	
12	\$512.80	\$26,520.00	Subaru	Outback Awd	
13	\$510.42	\$21,740.00	Chevrolet	Impala	1
14	\$508.74	\$25,170.00	Subaru	Legacy Awd	

Click any green text to show an adjustable scroll bar

High limit \$525.00 Spread \$50.00 Rate % .09

Low limit \$475.00

Show fir

3:27 PM

09/10/2003

State: Hawaii

Term: 2 years

Sales tax: 6.04

Fig. 6

64

20-Leasing a vehicle

File Window options Start over Messages Help

Items	\$0.00
Trade-in	\$0.00
Down payment	\$0.00
Dealer Rebate	\$0.00
Factory incentive	\$0.00
Hold back	
Title Fee	\$0.00
Registration Fee	\$0.00
User tax	\$0.00
Personal prop. tax	\$0.00
Acquisition fee	\$0.00
Vehicle lease	\$495.30
Option leases	\$12.91
Total lease	\$508.21
Sales tax	\$22.79
Luxury tax	None
Total cash down	\$531.00

Vehicle residual: \$5,975.00

Option residual: \$150.00

Total residual: \$6,125.00

Interest rate 0.08

Vehicle MSRP \$20,510.00

Option MSRP's \$530.00

Total MSRP \$21,040.00

Selling price \$21,040.00

Dealer cost \$19,271.00

Sales tax rate % 0.04

Pers. prop rate % \$0.00

User tax rate % \$0.00

Choose a rate method

Percent Money factor

When is the sales tax paid ?

Monthly Up front

5 Options

Available	Monthly	Ext
01, 24V V6	\$15.45	\$69
Cd Changer	\$6.32	\$30
Mach Audio	\$12.91	\$53
Moonroof	\$18.33	\$90

71

<< Pick a different vehicle

show picture

Show payment vs dealer profit

Ford

Taurus

P55 4d Sdn SES

36 months

Taxable

Hawaii

72

Fig. 7

66

20 Leasing a vehicle
File Window options Start over

Windows Help
File Edit Bookmark Options Help

Contents Index Back Print <<
>>

Holdback

A manufacturer offering holdback programs to a Dealer (not all do) supposedly offers to compensate the Dealer for any interest the Dealer must pay for the first 90 days on the assumption that the Dealer pays for the car by borrowing from its manufacturer's finance arm.

Holdbacks vary from Manufacturer to manufacturer, and model to model. The 3% figure above may apply to most American made cars such as GM, Ford, and Chrysler, but not necessarily. It may also be zero.

The word "holdback" is a misnomer. It is really another way of handling interest due to the

Items	\$0.00
Trade-in	\$0.00
Down payment	\$0.00
Dealer Rebate	\$0.00
Factory incentive	\$0.00
Hold back	
Title Fee	\$0.00
Registration Fee	\$0.00
User tax	\$0.00
Personal prop. tax	\$0.00
Acquisition fee	\$0.00
Vehicle lease	\$519.40
Option leases	\$0.00
Total lease	\$519.40
Sales tax	\$29.74
Luxury tax	None
Total cash down	\$549.14

<< Pick a dif vehicle

Subaru

Outback Awd

2b*5d Wgn Limited

36 months

Taxable

Hawaii

Fig. 7A

68

4 Profit vis-a-vis Monthly lease vs offering price

File Window options Start over

Row No.	Lease Payment	Offering Price	Dealer Profit	Percent Profit
1	\$445.00	\$18,904.50	\$105.50	.56 %
2	\$450.00	\$19,064.00	\$265.00	1.41 %
3	\$455.00	\$19,224.00	\$425.00	2.26 %
4	\$460.00	\$19,383.50	\$584.50	3.11 %
5	\$465.00	\$19,543.00	\$744.00	3.96 %
6	\$470.00	\$19,702.50	\$903.50	4.81 %
7	\$475.00	\$19,862.00	\$1,063.00	5.65 %
8	\$480.00	\$20,021.50	\$1,222.50	6.50 %
9	\$485.00	\$20,181.50	\$1,382.50	7.35 %
10	\$490.00	\$20,340.50	\$1,541.50	8.20 %
11	\$495.00	\$20,500.00	\$1,701.00	9.05 %
12	\$495.30	\$20,510.00	\$1,711.00	9.10 %

Use the top menu "Window options" for details on this display

<< Go back

Ford

Taurus

P55 4d Sda SES

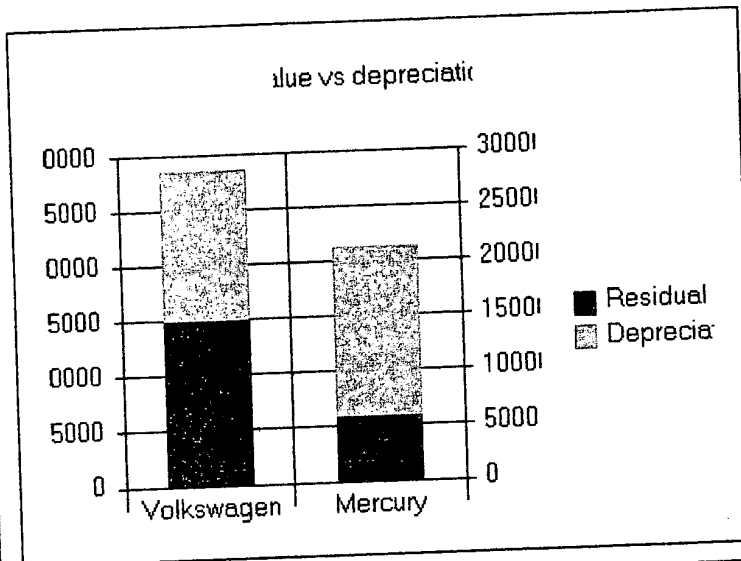
Fig. 8

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12. Leasing Sedans

File Start over Help

Row	Lease	MSRP	Make	Model	Model No.	Description
1	\$524.92	\$28,560.00	Volkswagen	Passat	3B64S9	4d Wgn GLS V6 4R
6	\$517.42	\$21,255.00	Mercury	Sable	M50	4d Sdn GS



Volkswagen Passat	
Item	Payment
Depreciation	\$424.92
Residual Interest	\$100.00
Lease(total)	\$524.92

Mercury Sable	
Item	Payment
Depreciation	\$477.25
Residual Interest	\$40.17
Lease(total)	\$517.42

Select other candidates

3:47 PM

09/10/2003

State: Hawaii

Term= 2 years

Sales tax: 0.04

Choices: 48

Fig. 9

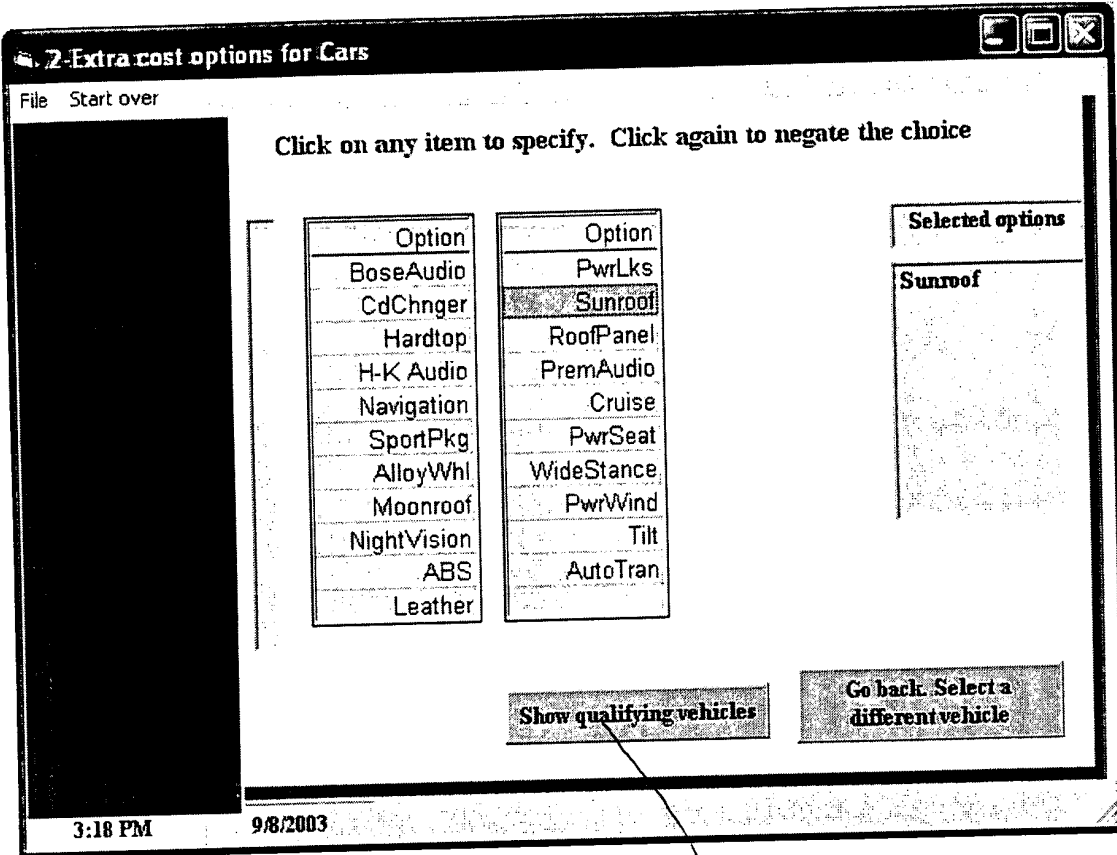


Figure 10⁷⁴

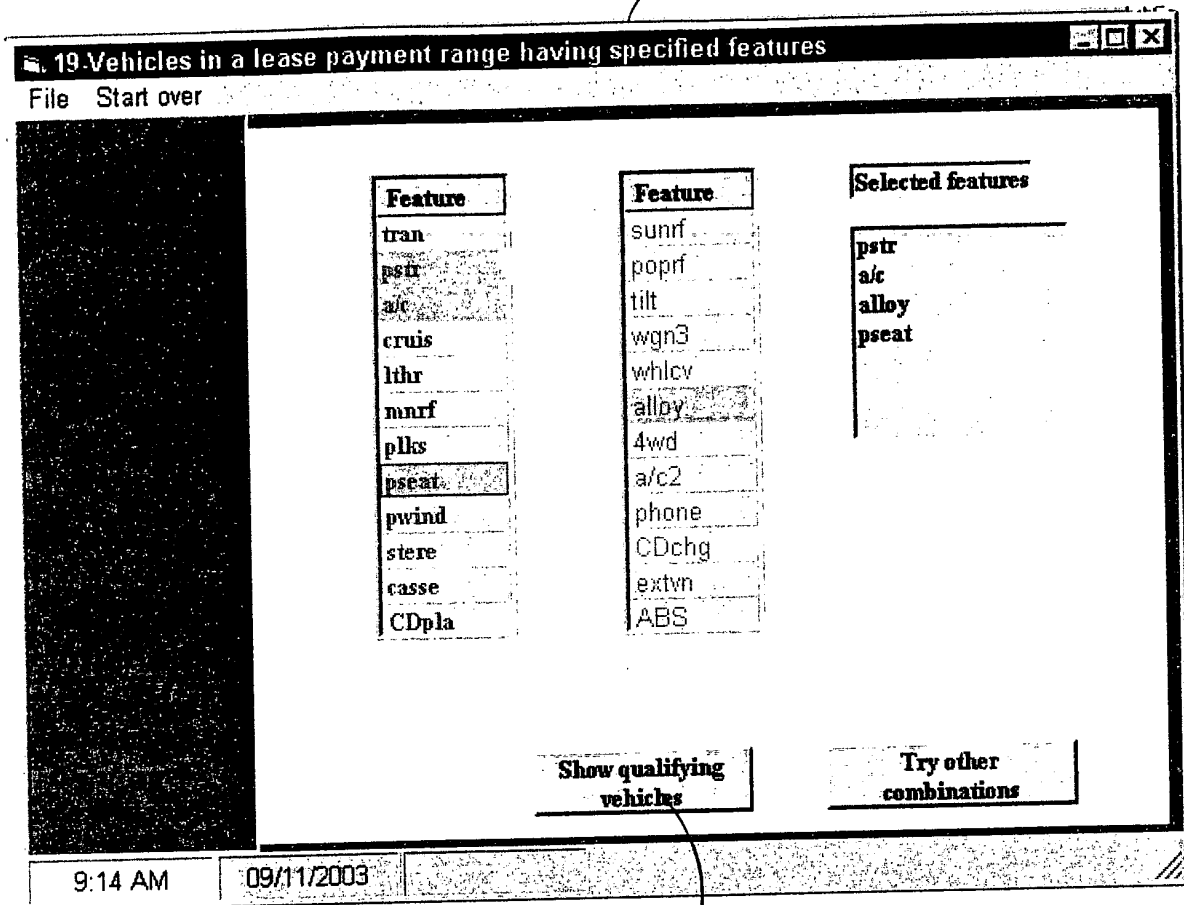


Fig. 12 78

80

23 Leased Cars having stipulated features

File Window options Sort data Start over

Show standard features

Show individual financial data

Ra	Make	Model	Model N.	
1	Volvo	Passat	3B64S9	Wgn
2		S40	S40	
3	Volkswagen	Passat	3B34S9	Sdn
4	Dodge	Intrepid	LHDH41	
5	Subaru	Outback Awd	2B*	
6	Mercury	Sable	M50	
7	Ford	Taurus	P55	
8		Mustang	P42	
9	Mercury	Sable	M59	4d V
10	Volkswagen	Jetta	1J66U*	
11	Toyota	Camry Solara	2752	
12	Subaru	Outback Awd	2AG	
13	Chevrolet	Impala	1WF19	
14	Subaru	Legacy Awd	2A*	4d

Sort by other options

Options selected >>

psr
a/c

Show individual financial data.

9:41 AM 09/11/2003

Fig. 13

Sheet 3

1. All brown arrows require a toolbar menu command.
2. All red arrows require a command button action.

Form13-Displays all purchased vehicles available within a specified monthly payment..

Choices shown below are selected by a menu command.

'Compare two vehicles' menu command creates a bar chart that replaces the grid display on Form13.

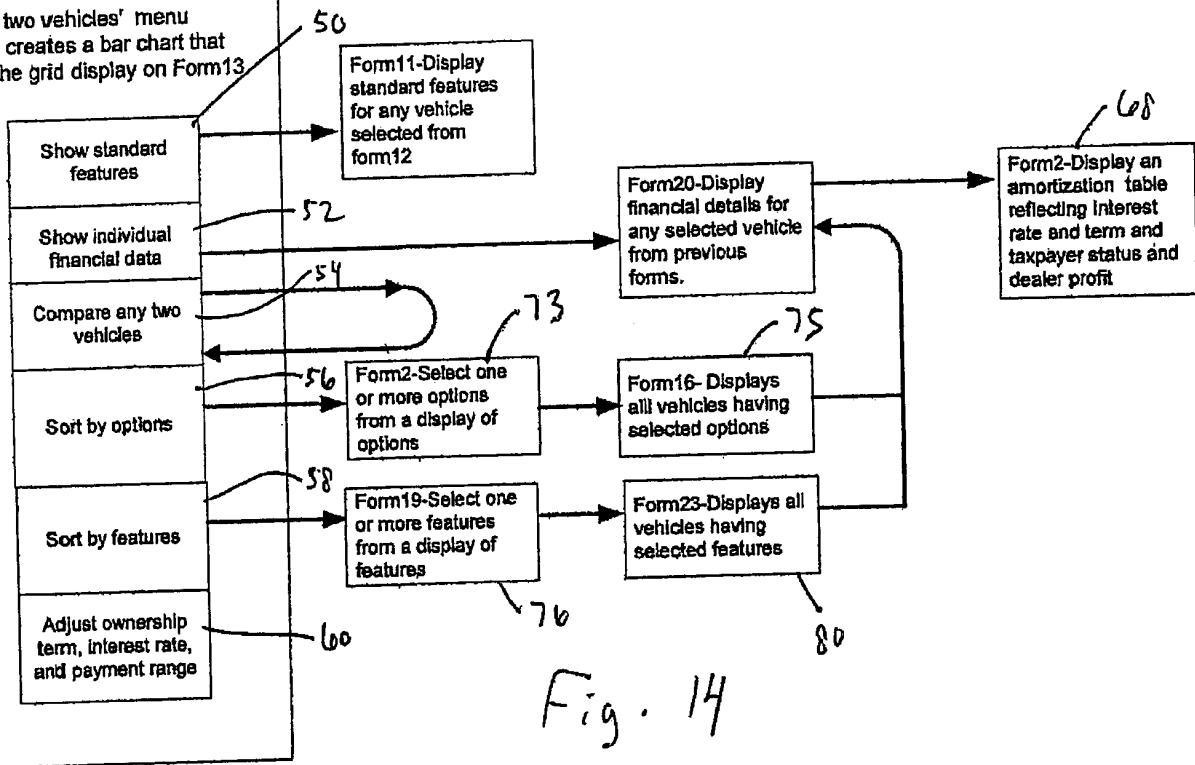


Fig. 14

82

13.Buying Sedans

File Window options Sort data Start over Messages Refresh Window Help

Row	Payment	Ratio	MSRP	Make	Model	Model No.	Description
1	\$519.56	.290	\$16,580.00	Chevrolet	Cavalier	1JF69	4d Sdn LS
2	\$518.68	.356	\$16,552.00	Mitsubishi	Lancer	LN41-R	4d Sdn OZ
3	\$515.48	.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cpe GL
4	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sdn SX7
5	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sdn ES
6	\$510.78	.296	\$16,300.00	Chevrolet	Cavalier	1JS37	2d Cpe LS
7	\$510.31	.433	\$16,285.00	Honda	Accord	CF8*4	4d Sdn DX
8	\$509.03	.306	\$16,244.00	Kia	Optima	5*22	4d Sdn LX
9	\$508.28	.348	\$16,220.00	Ford	Focus	P34	4d Sdn SE
10	\$504.89	.282	\$16,112.00	Mitsubishi	Mirage	MG21-G	2d Cpe LS
11	\$499.03	.515	\$15,925.00	Volkswagen	Golf	9B1DH*	4d Sdn GL
12	\$498.72	.281	\$15,915.00	Dodge	Neon	PLDH41	4d Sdn SE
13	\$497.31	.490	\$15,870.00	Honda	Civic	ES1*6	4d Sdn LX
14	\$492.76	.506	\$15,725.00	Volkswagen	Golf	9B14H*	3d Hb GL

Click any green text to show an adjustable scroll bar

High limit \$525.00

Spread \$50.00

Rate % .08

Low limit \$475.00

Next

09/10/2003

4:02 PM

State= Hawaii

Term= 2 years

Choices: 28

Sales tax: 0.04

Fig. 15

82

13. Buying Sedans

File Window options Sort data Start over Messages Refresh Window Help

Row	Payment	Ratio	MSRP	Make	Model	Model No.	Descr
1	\$519.56	.290	\$16,580.00	Chevrolet	Cavalier	1JF69	4d Sd
2	\$518.68	.356	\$16,552.00	Mitsubishi	Lancer	LN41-R	4d Sd
3	\$515.48	.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cp
4	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sd
5	\$515.33	.287	\$16,445.00	Dodge	Neon	PLDP41	4d Sd
6	\$510.78	.296	\$16,300.00	Chevrolet	Cavalier	1JS37	2d Cp
7	\$510.31	.433	\$16,285.00	Honda	Accord	CF8*4	4d Sd
8	\$509.03	.306	\$16,244.00	Kia	Optima	5*22	4d Sd
9	\$508.20	.348	\$16,220.00	Ford	Focus	P34	4d Sd
10	\$504.89	.282	\$16,112.00	Mitsubishi	Mirage	MG21-G	2d Cp
11	\$499.03	.515	\$15,925.00	Volkswagen	Golf	9B1DH*	4d Sd
12	\$498.72	.281	\$15,915.00	Dodge	Neon	PLDH41	4d Sd
13	\$497.31	.490	\$15,870.00	Honda	Civic	ES1*6	4d Sd
14	\$492.76	.506	\$15,725.00	Volkswagen	Golf	9B14H*	3d Hb

Click any green text to show an adjustable scroll bar

High limit \$347.00 Spread \$50.00 Rate % .08
Low limit \$297.00

Display values reflecting the monthly payment

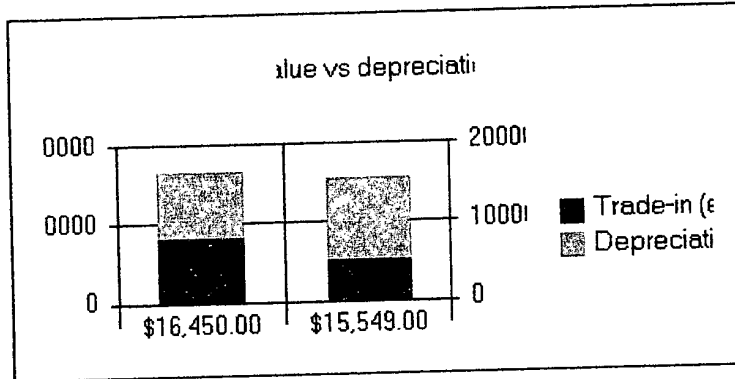
09/10/2003 4:05 PM State= Hawaii Term= 2 years Choices: 28 Sales tax: 0.04

Fig. 16

13-Buying Sedans

File Start over Help

Row	Payment	ratio	MSRP	Make	Model	Model No.	Description
2	\$515.48	0.511	\$16,450.00	Volkswagen	New Beetle	1C13H*	2d Cpe GL
17	\$487.25	0.323	\$15,549.00	Suzuki	Esteem	WGN7**	5d Wgn GL



Vehicle	Trade-in estimate
Volkswagen New Beetle	\$8,406.00
Suzuki Esteem	\$5,313.00
Difference	\$3,093.00

Select other candidates

09/10/2003

4:09 PM

State= Hawaii

Term= 2 years

Choices: 28

Sales tax: 0.04

Fig. 17

Sheet 4

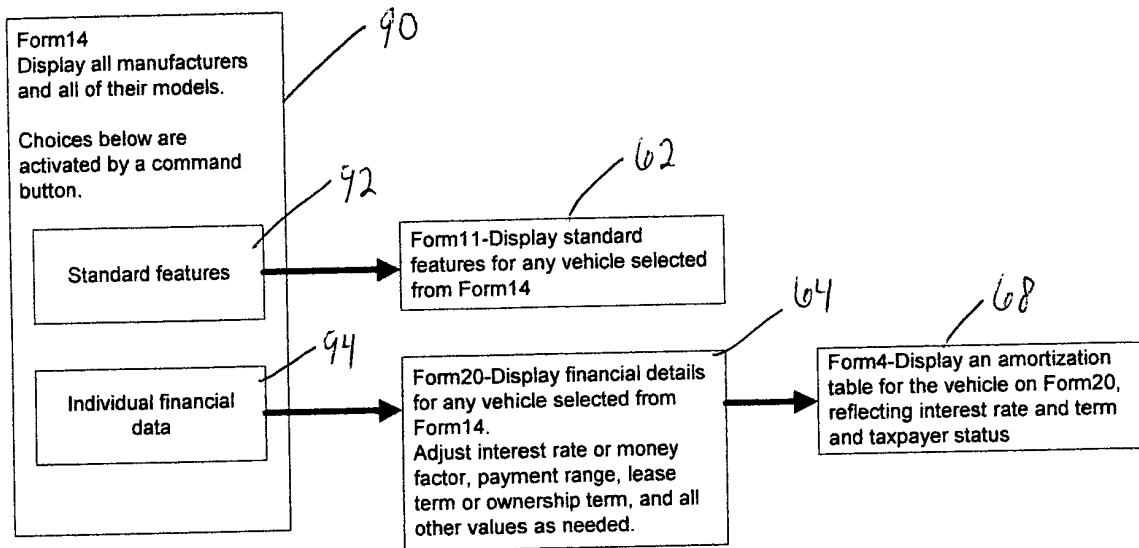


Fig. 18

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14 Find a specific Truck to buy

File Window options Start over Messages Help

Manufacturer	Models	Model No.
Acura	DURANGO 2WD	AN5E61 Reg Cab
Bmw	DURANGO 4WD	AN5E61 Reg Cab SXT
Buick	RAM WAGON	AN5M61 Reg Cab Sport
Cadillac	RAM VAN	AN5H61 Reg Cab SLT
Chevrolet	DAKOTA PICKUP 2WD	AN5E31 Club Cab
Chevrolet Trucks	DAKOTA PICKUP 4WD	AN5E31 Club Cab SXT
Ford Trucks	RAM 1500 SERIES PICKUP	AN5M31 Club Cab Sport
Chrysler	RAM 2500 SERIES PICKUP	AN5H31 Club Cab SLT
Dodge	RAM 3500 SERIES PICKUP	AN5M84 Quad Cab Sport
Dodge Trucks	RAM 1500 SERIES PICKUP	AN5H84 Quad Cab SLT
Ford	RAM 2500 SERIES PICKUP	
Gmc Trucks	RAM 3500 SERIES PICKUP	
Honda		
Hyundai		
Infiniti		
Isuzu		
Jeep		
Kia		

Left click on any Model to see
all Model numbers

09/10/2003
4:12 PM
Sales tax: 0.04
State: Hawaii

Fig. 19

☒

Jumping back and forth to

100

**Restore original Cash
back amount**

Clear the Grid

No.	Start	Interest	New	Principal	Balance
	balance	due	balance	payment	due
1	\$37,404.48	\$5.81	\$37,410.29	\$1,036.19	\$36,368.2
2	\$36,368.29	\$5.65	\$36,373.94	\$1,036.35	\$35,331.9
3	\$35,331.94	\$5.49	\$35,337.43	\$1,036.51	\$34,295.4
4	\$34,295.43	\$5.33	\$34,300.76	\$1,036.67	\$33,258.7
5	\$33,258.76	\$5.17	\$33,263.93	\$1,036.83	\$32,221.9
6	\$32,221.93	\$5.01	\$32,226.94	\$1,036.99	\$31,184.9

4:30 PM

Fig. 20

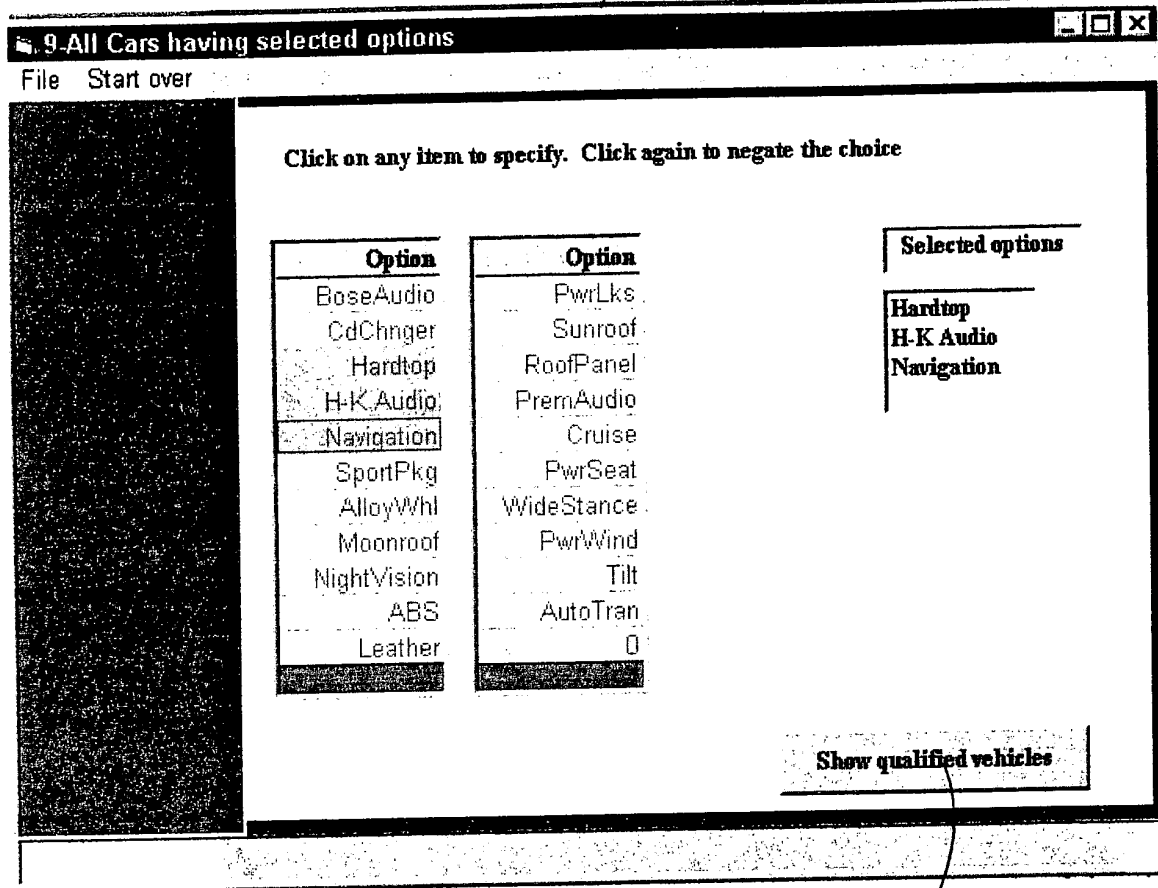


Fig. 21

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37 Cars having extra-cost specified options

File Window options Sort data Start over Help

Row	Maker	Model	Model #	Description
1			8E252 *	4d Sdn 1.8T
2				4d Sdn 1.8T quattro
3			8E25F *	4d Sdn 3.0L
4	Audi	A4		4d Sdn 3.0L quattro
5			8E55 *	5d Avant 1.8T quattro
6			8E55F *	5d Avant 3.0L quattro
7			8D257 *	4d Sdn S4
8			8D55	5d Avant S4
9			225	2d Conv Z3 2.5L
10			229	2d Cpe Z3 3.0L
11	Bmw	Z3	228	2d Conv Z3 3.0L
12			226	2d Cpe M Z3 3.2L
13			224	2d Conv M Z3 3.2L
14	Buick	Park Avenue	W69	4d Sdn

Try specifying other features

CdChanger

BoseAudio

4:37 PM

09/10/2003

Number of choices: 167

Fig. 22

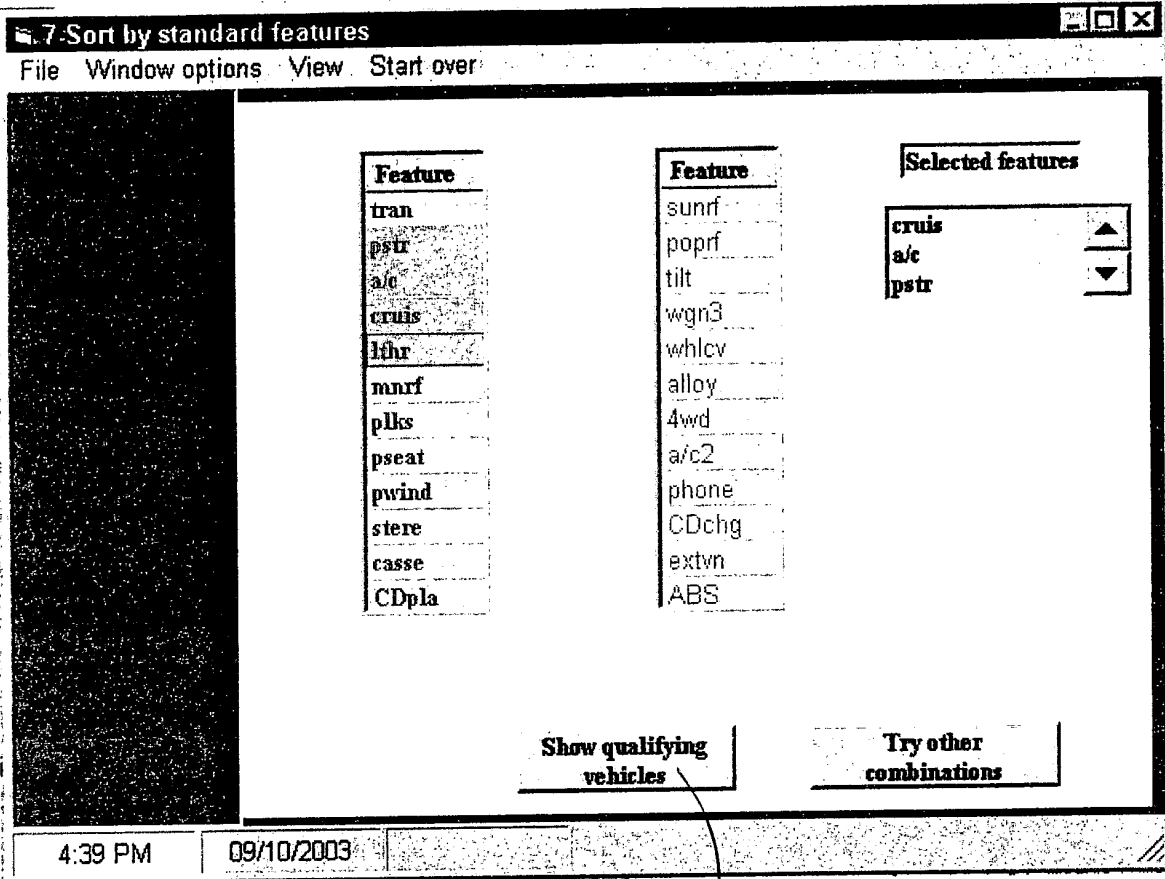


Fig. 23 108

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10-All Cars having stipulated features					
File Window options Sort data Start over					
Row	MSRP	Maker	Model	Model no.	Description
1	\$21,350.00			DC5*82	3d Cpe
2	\$22,350.00		RSX	DC5*82	3d Cpe w/ Lthr
3	\$23,670.00			DC5302	3d Cpe Type S
4	\$26,530.00			YA424	2d Cpe 3.2L
5	\$30,530.00		CL	YA425	2d Cpe Navigation
6	\$30,880.00			YA426	2d Cpe Type S
7	\$32,880.00	Acura		YA427	2d Cpe Type S Navigation
8	\$29,380.00			UA566	4d Sdn
9	\$31,380.00		TL	UA567	4d Sdn Navigation
10	\$31,730.00			UA568	4d Sdn Type S
11	\$33,730.00			UA569	4d Sdn Type S Navigation
12	\$43,650.00		RL	KA965	4d Sdn
13	\$45,650.00			KA966	4d Sdn Navigation
14	\$89,765.00		NSX	NA**6	2d Cpe Targa
15	\$28,495.00			8E252*	4d Sdn 1.8T
16	\$31,420.00	Audi	A4	8E252*	4d Sdn 1.8T quattro
17	\$34,385.00			8E25F*	4d Sdn 3.0L

Try other combinations

a/c

cruis

pstr

▲

▼

5:06 PM

09/10/2003

Number of choices: 451

Fig. 24

22 Lease detective

File
Window options
Start over
Messages
Refresh this window
Help

More Information >>>>>

Choose a rate method

Interest rate

Money factor

Now use the red-bordered scroll bars to individually change any amount. Click on any row in the Grid and its text will turn orange and respond to adjusting the scroll bar.

To find the mathematically correct components, based on the assumption that four of

Row	Item	Quoted	Confirm
1	Selling price	\$34,955.54	
2	Lease payment	\$659.66	\$554.90
3	Residual	\$14,542.64	
4	Interest rate	0.1 %	
5	Lease term	60 Months	
6	Down payment credits	\$0.00	

Continue adjusting the Selling Price data until satisfied. Then click on the 'Show new scroll adjustment' button to bring up a new scroll bar that will allow individual line adjustment, changing each row in the grid.

Lease payment

09/11/2003

9:44 AM

Fig. 25